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PLEASE REPLY TO NEW YORK ADDRESS

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The undersigned is attempting to collect a debt, and any information obtained will be used for that purpose. We are not attempting to collect money from anyone who has discharged the debt under U.S. Bankruptcy Laws.

This is not a demand for payment; this is not an acceleration notice, nor is it an initial communication with you. This should not be used or considered as a communication within the meaning of 15 U.S.C.A. Section 1692g. "The Fair Debt Collection Act".

February 20, 2020

Judge Sean H. Lane
U.S. Bankruptcy Court, SDNY
300 Quarropas St
White Plains, NY 10601

RE: **In re: Barry Lipstein and Meryl Y. Lipstein, Case No. 19-23113-shl**

Dear Judge Lane:

Our office represents Bank of America, N.A. ("BOA") with regards to the above referenced loss mitigation matter.

A blank loan modification application along with an initial request for financial documents was sent to Debtor's Counsel, Julie Cvek Curley, Esq., via email on January 22, 2020. Debtor's initial application was just received by our office on February 19, 2020.

BOA is currently reviewing the documents provided.

Thank you for your time and attention to this matter.

Respectfully submitted,

/s/Robyn E. Goldstein, Esq.
Robyn E. Goldstein